

**AMERICAN INVESTORS BANK&MORT**

	CPP Disbursement Date 08/14/2009	Cert 57695	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$72	\$85	17.7%		
Loans	\$40	\$39	-2.6%		
Construction & development	\$0	\$0	-2.3%		
Closed-end 1-4 family residential	\$27	\$27	-1.8%		
Home equity	\$12	\$11	-6.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	35.2%		
Commercial & Industrial	\$0	\$0	0.0%		
Commercial real estate	\$0	\$0	-6.3%		
Unused commitments	\$9	\$8	-13.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$44	112.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$0	\$0	64.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$66	\$78	18.0%		
Deposits	\$47	\$57	20.5%		
Total other borrowings	\$18	\$20	10.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$6	\$7	14.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	7.7%	--		
Tier 1 risk based capital ratio	12.7%	14.9%	--		
Total risk based capital ratio	14.0%	16.1%	--		
Return on equity <sup>1</sup>	47.7%	25.3%	--		
Return on assets <sup>1</sup>	3.9%	2.1%	--		
Net interest margin <sup>1</sup>	4.6%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	92.8%	144.1%	--		
Loss provision to net charge-offs (qtr)	110.0%	-511.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.6%	0.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.8%	1.5%	1.3%	0.2%	--
Home equity	0.7%	1.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	1.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	2.8%	1.5%	0.9%	0.1%	--